SENATE . . .

. No. 489

The Commonwealth of Alassachuset	The O	Commonb	realth of	Massacl	nusetts
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PRESENTED BY:

Joan M. Menard

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to group health insurance.

PETITION OF:

NAME: DISTRICT/ADDRESS: Joan M. Menard First Bristol and Plymouth

The Commonwealth of Massachusetts

In the Year Two Thousand and Nine

AN ACT RELATIVE TO GROUP HEALTH INSURANCE.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 SECTION 1. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 2 Official Edition, is hereby amended by adding in lines 44 and 85 after the words "a policy" the 3 following:- which qualifies as creditable coverage pursuant to c. 111M and is SECTION 2. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 4 Official Edition, is hereby amended by adding in lines 62, 145 and 164 after the words "a policy" 5 6 the following:- which qualifies as creditable coverage pursuant to c. 111M and 7 SECTION 3. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 Official Edition, is hereby amended by striking in lines 47 and 50 the words "A policy" and 8 9 adding, in place thereof, the following:- Any such policy 10 SECTION 4. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 11 Official Edition, is hereby amended by adding, in line 62 after the words "of this section." the
- following:- Any general or blanket policy which does not qualify as creditable coverage pursuant to c.

 111M and is delivered or issued for delivery in the commonwealth, and any certificate and the schedule of
 premium charges issued in connection with such policy, shall be furnished to the commissioner upon his

request. Any such policy on which the premiums are paid by the policyholder wholly from the employer's funds or funds contributed by him, insuring all eligible employees, shall be deemed a general or blanket policy within the meaning of this section. Any such policy on which the premiums are paid by the policyholder, either partly from the employer's funds or funds contributed by him and partly from funds contributed by the insured employees, or wholly from funds contributed by the insured employees, and the benefits of which are offered to all eligible employees shall be deemed a general or blanket policy within the meaning of this section.

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SECTION 4. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 Official Edition, is hereby amended by adding, in line 90 after the words "may be so insured." the following:- A policy which does not qualify as creditable coverage pursuant to c. 111M and on which the premiums are paid by the trustees of a fund, established as described in clause (h) of this subdivision, wholly from funds contributed by the employer or employers of the employees, or by the union or association, or by the union or associations, or by both, or on which the premiums are paid by such trustees partly from such funds contributed by the employer or employers of the employees, or by the union or unions or association or associations, or both, and partly from funds contributed by the insured persons specifically for their insurance, and insuring all eligible employees of the employer or employers and/or all the eligible members of the union or unions or association or associations, or all eligible employees or members of any class or classes thereof determined by conditions pertaining to their employment, or to membership in the union or unions, or association or associations, or to both, or such a policy on which the premiums are paid by such trustees partly or wholly from funds contributed by the insured persons specifically for their insurance the benefits of which are offered to all eligible employees of the employer or employers and/or all eligible members of the union or unions or association or associations, or all eligible employees or members of any class

or classes thereof determined by conditions pertaining to their employment, or to membership in the union or unions, or association or associations, or to both, or such a policy issued to the trustees of a fund established by one or more employers and one or more such trade unions or associations, the premiums on which are paid by such trustees partly from such funds contributed by the employers, unions or associations, or both, and partly or wholly from funds contributed by the insured persons specifically for their insurance, and the benefits of which are offered to all eligible persons, who remit funds for premium payments to the trustees, shall also be deemed a general or blanket policy within the meaning of this section. In case of a policy which does not qualify as creditable coverage pursuant to c. 111M and is issued to a trade union or association under clause (g) of this subdivision on which the premium is to be paid by the trade union or association, or the trade union, association and its members jointly, or wholly by its members, and the benefits of the policy are offered to all eligible members, shall also be deemed a general or blanket policy within the meaning of this section.

SECTION 5. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 Official Edition, is hereby amended, by adding, in line 98 after the words "retired employees;" the following:- former employees,

SECTION 7. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 Official Edition, is hereby amended, by adding in line 151 after the words "of this section." the following sentence:- A policy which does not qualify as creditable coverage pursuant to c. 111M and on which the premium is paid by the members of the association and the benefits of which are offered to all its members shall be deemed to be a general or blanket policy within the meaning of this section.

SECTION 8. Section 110 of chapter 175 of the General Laws, as appearing in the 2006 Official Edition, is hereby amended by adding in line 175 after the words "of this section." the

- following sentence:- A policy which does not qualify as creditable coverage pursuant to c. 111M
 and on which the premiums are paid by the policy holder, either partly from funds of or
 contributed by such policy holder and partly from funds contributed by the insured independent
 contractor newspaperboys or wholly from funds contributed by such newspaperboys and the
 benefits of which are offered to all eligible newspaperboys shall be deemed to be a general or
- blanket policy within the meaning of this section.